



## Business Checking and Money Market

| Account Type                 | Opening Deposit | Monthly Service Charge                    | #Transactions Per Month | Visa Debit Card | Interest Bearing       |
|------------------------------|-----------------|---|-------------------------|-----------------|------------------------|
| Free Small Business Checking | \$100.00        | None                                      | 250                     | Yes             | No                     |
| Commercial Checking Plus     | \$100.00        | None when minimum balances are maintained | Unlimited               | Yes             | No                     |
| Business Interest Checking   | \$100.00        | None when minimum balances are maintained | Unlimited               | Yes             | Yes                    |
| Business Money Market        | \$2500.00       | None when minimum balances are maintained | Unlimited               | Yes             | Yes, with tiered rates |

## Free Small Business Checking

- No minimum balance required
- No monthly transaction fee
- Free Business Visa Debit Card
- Free Online Banking
- Free Personal Checking (including employees)

## Commercial Checking Plus

- Minimum daily balance of \$5,000 in the Commercial Checking Plus account or \$15,000 in combined daily balances in a linked Business Money Market account to avoid \$15 monthly service charge.
- No monthly transaction fee



- Free Business Visa Debit Card
- Free Online Banking
- Free Personal Checking (including employees)

## **Business Interest Checking (available for Non-Profit and DBA's)**

- Minimum daily balance of \$1,000 to avoid monthly fee of \$10 monthly service charge
- Tiered rates of interest
- Interest is compounded daily and credited monthly
- No monthly transaction fee Free
- Business Visa Debit Card Free
- Online Banking
- Free Personal Checking (including employees)

## **Business Money Market**

- Minimum daily balance of \$2,500 to avoid \$15 monthly service charge
- Monthly statements
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## **Business Savings**

- Minimum opening deposit of \$100
- Minimum daily balance of \$500 required to avoid \$5.00 monthly service charge
- Monthly statements
- Free Business Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates of interest
- Interest is compounded daily and credit monthly



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## Smart Saver Plus

- Minimum daily balance of \$50,000 required to avoid \$15.00 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates
- Interest is compounded daily and credit monthly

## Business Loans

At Empire State Bank we have the personnel and experience to meet all your business financing needs. Our loan products are focused on giving your business the funds it needs to support growth and expansion while providing stability to your cash flow. Our representatives are knowledgeable about the local marketplace and take the time to understand your particular needs. Together you can select a product that fits your business needs. So, you'll not only deal with someone who is familiar with the area, you'll also receive prompt attention.

## HERE ARE A VARIETY OF WAYS WE CAN HELP

### SBA Loans and Lines of Credit

The SBA Program provides certain advantages over traditional loans such as less money down and longer amortization terms. Can be a great solution for small businesses that wish to fund start up and growth through equipment, plant and real estate purchases as well as provide additional working capital and more.

### Commercial Term Loans

Our competitive rates and product will assist the established business with the financing it needs to meet your goals.

### Secured Lines of Credit

A secured line of credit will help an established business leverage its existing assets to provide the working capital it needs to fund recurring cash flow needs as well as growth.

### Commercial Letters of Credit



## **We Take Your Business Personally**

An Empire Letter of Credit will assist your business in facilitating its business transactions where a letter of credit is required.

### **Commercial Real Estate Loans**

Empire State Bank's commercial real estate program offers competitive products and rates to support your financing needs.

### **Business Services and Solutions**

#### **REMOTE DEPOSIT SERVICE**

Checks are deposited electronically from your office, eliminating time-consuming trips to the bank. Available to qualified accounts.

#### **ESCROW MANAGEMENT SERVICE**

ESB provides IRS FORM Escrow Management Service is designed to simplify the administration of escrow funds.

#### **CASH MANAGEMENT SERVICE**

Cash Management offers business customers a convenient and cost effective way to manage their finances through the use of Internet Banking.

#### **WIRE TRANSFERS**

Business can initiate domestic and foreign wire transfers.

#### **VISA BUSINESS DEBIT CARD**

Give your business the flexibility to access their business checking account anytime, from anywhere. All transactions are deducted from your ESB Business Checking account and detailed on your statement for easy record keeping.

#### **NIGHT DEPOSITORY**

Located at each branch, night depositories provide convenience and overnight security for your deposits 24 hours a day, seven days a week.



## Personal Checking and Money Market

Empire State Bank offers a variety of account options for your checking needs. You can choose from our Better than Free Checking, our VIP Interest Checking Plus for added benefits or our Money Market account for greater earnings.

| Account Type           | Opening Deposit | Monthly Service Charge                    | #Transactions Per Month | Visa Debit Card | Interest Bearing       |
|------------------------|-----------------|---|-------------------------|-----------------|------------------------|
| Free Personal Checking | \$25.00         | None                                      | Unlimited               | Yes             | No                     |
| VIP Interest Checking  | \$100.00        | None when minimum balances are maintained | Unlimited               | Yes             | Yes, with tiered rates |
| Money Market           | \$2500.00       | None when minimum balances are maintained | Unlimited               | Yes             | Yes, with tiered rates |

### Free Personal Checking

- No minimum balance required
- No monthly maintenance fee
- No Direct Deposit required
- Unlimited check writing
- Free 24 x 7 Online Banking
- Free Visa Debit Card
- No fee by ESB for using another bank's ATM

### VIP Interest Checking

- Minimum daily balance of \$1,000 in the VIP Interest Checking or \$3,000 in combined daily balances in eligible savings or money market accounts to avoid \$10 monthly service charge.



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- Unlimited check writing
- Free member checks (or \$5.00 credit on any style)
- Free issued Travelers Checks
- Free Counter/Cashier Checks
- Free 24 x 7 Online Banking
- Free Visa Debit Card
- No fee by ESB for using another bank's ATM
- Tiered rates of interest
- Interest compounded daily and credited monthly

## Money Market

- Minimum daily balance of \$2,500 to avoid \$15.00 monthly service charge
- Monthly Statements
- Unlimited number of withdrawals in person, by mail or by ATM are allowed
- Free Visa Debit Card
- No fee by ESB for using another bank's ATM
- No minimum transaction amount
- Tiered rates of interest
- Interest is compounded daily and credited monthly



## Personal Savings

| <b>Account Type</b>     | <b>Opening Deposit</b> | <b>Monthly Service Charge</b>               | <b>Visa Debit Card</b> | <b>Interest Bearing</b> |
|-------------------------|------------------------|---|------------------------|-------------------------|
| Statement Savings       | \$100.00               | None when \$500 daily balance is maintained | Yes                    | Yes, with tiered rates  |
| Minor Statement Savings | \$10.00                | None  | No                     | Yes, with tiered rates  |



## **Empire Builder Savings**

- Minimum daily balance of \$5,000 required to avoid \$15.00 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates
- Interest is compounded daily and credit monthly

## **Statement Savings**

- Minimum daily balance of \$500 required to avoid \$5.00 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates
- Interest is compounded daily and credit monthly

## **Minor Statement Saving**

- No minimum balance and No monthly fee
- Only \$10 to open
- Monthly statements
- Tiered rates of interest
- Interest is compounded daily and credited monthly

## **Smart Saver Plus**

- Minimum daily balance of \$50,000 required to avoid \$15.00 monthly service charge
- Monthly statements
- Free Visa Debit Card
- No Fee by ESB for using another bank's ATM
- Tiered rates
- Interest is compounded daily and credit monthly





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## CERTIFICATE OF DEPOSIT ACCOUNTS (CDs) & INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Empire State Bank Certificate of Deposit and IRA accounts are a safe and secure way to earn a higher return on your investment. Highly competitive interest rates/annual percentage yields make Empire State Bank Certificate of Deposit and IRA accounts a wise investment.

### Certificate of Deposit Accounts

- Maturities range from 3 months to 5 years
- Minimum balance to open an account is \$1,000
- Interest is compounded daily and credited monthly
- Interest can be credited to the CD account, transferred to a statement savings, checking account or mailed.
- A penalty may be imposed for withdrawals before maturity

### Individual Retirement Accounts

#### Traditional IRA

A traditional IRA is a deductible personal savings plan that can be used to build a substantial retirement fund with deferred taxes on both principal and accrued interest. IRA contributions may drop your taxable income into a lower tax bracket, reducing your taxes even more. Only earned income is eligible for an IRA.

#### ROTH IRA

The Roth IRA is a nondeductible IRA that offers tax-free distributions. Tax-free earnings allow you to grow your savings at a faster pace than taxable investments. But, the best part about this investment product is that it offers tax-free distributions for qualified reasons. That means the money you withdraw doesn't have to be included at tax time.

- Maturities range from 3 months to 5 years
- Minimum balance to open an IRA certificate is \$1,000
- Interest is compounded daily and credited monthly
- Penalty may be imposed for withdrawals before maturity



## Personal Services and Solutions

### VISA DEBIT CARD

Enjoy the convenience of shopping with an Empire State Bank VISA Debit Card. No more check writing or need to carry cash. Use your Visa Debit card in stores and online for making purchases, and use at ATM's to get cash.

### ONLINE BANKING

Enjoy the convenience of banking 24-7 with Empire State Bank's Online Banking. Check account balances and transaction history, transfer funds and pay bills.

### MOBILE BANKING

Enjoy the convenience of banking 24-7 with Empire State Bank's Mobile Banking. Check account balances and transaction history, transfer funds and pay bills and deposit checks.

### DIRECT DEPOSIT

Reduce unnecessary trips to the bank. Arrange for free direct deposit of payroll, Social Security or other regular income payments to your account. Our service representatives will gladly assist you, just contact your nearest branch office.

### AUTOMATIC LOAN PAYMENTS

Save time, postage and possible late charges by automatically transferring payments to your ESB loan.



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## AUTOMATIC TRANSFER

Transfer funds automatically from your checking to savings or money market, weekly, bi-weekly, or monthly. What a great way to maximize your earnings.

## COMBINED STATEMENTS

Link accounts to receive one easy to read monthly statement.

## RESIDENTIAL MORTGAGE LOANS

We understand that time is of the essence when it comes to purchasing a home or refinancing. We'll guide you through each step, keeping you informed throughout the process. Our team of mortgage loan officers is here to help you purchase a home, or refinance your home with fixed or adjustable rate mortgages.